

Amendments to the Claims

This listing of the claims will replace all prior versions, and listings of claims in the application:

5 **Listing of Claims:**

1 1. (Previously Presented) A data processing system for managing the origination of a mortgage
2 loan by a loan originator in coordination with a loan broker for a loan customer, comprising:
3 means for collecting data regarding the loan customer not previously possessed by the loan
4 originator;
5 means for generating a loan application for the loan customer regarding the not previously
6 possessed data regarding the loan customer;
7 means for generating disclosure documents regarding the mortgage loan and the already
8 possessed data and the not previously possessed data regarding the loan customer; and
9 means for transferring the loan application to the loan broker;
10 wherein the loan originator provides services necessary for the origination of the mortgage
11 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
12 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
13 of the Real Estate Settlement Procedures Act ("RESPA");
14 wherein the loan originator is not the loan broker; and
15 the loan originator is not the loan customer.

1 2. (Previously presented) The data processing system recited in claim 1, further comprising:
2 means for transferring data from a remote computer system to the data processing system;
3 and
4 means for incorporating the transferred data into the loan application.

1 3. (Previously presented) The data processing system recited in claim 1, further comprising:

2 means for ordering at least one required legal document for the mortgage loan.

1 4. (canceled)

1 5. (canceled)

1 6. (canceled)

1 7. (canceled)

1 8. (canceled)

1 9. (canceled)

1 10. (canceled)

1 11. (canceled)

1 12. (Previously presented) The data processing system recited in Claim 3,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions, and Restrictions (CC and R), and a homeowners association
4 certificate.

1 13. (Previously presented) The data processing system recited in Claim 2,
2 means for transferring data from the remote computer system is further comprised of:

3 means for transferring data from a credit reporting computer system regarding the loan
4 customer to the data processing system.

1 14. (Previously presented) The data processing system recited in Claim 2,
2 means for transferring data from the remote computer system is further comprised of:
3 means for requesting a report from an inspection agency regarding the loan application; and
4 means for transferring the data from the inspection agency regarding the requested report to
5 the data processing system.

1 15. (Previously presented) The data processing system recited in Claim 14,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

1 16. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for configuring the data processing system to act as the loan originator computer.

1 17. (Previously presented) The data processing system recited in Claim 16,
2 wherein the means for configuring the data processing system is further comprised of at least
3 one member of the collection comprising:
4 means for determining whether the loan originator needs a license; and
5 means for aiding a licensed loan originator in where to hang the license.

1 18. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for generating the loan application is further comprised of:
3 means for translating from a loan originator's database to import information into the loan
4 application;
5 wherein the loan originator is not a loan officer; and
6 wherein the loan originator's database is not a loan officer's database.

- 1 19. (Previously presented) The data processing system recited in Claim 18,
2 wherein the loan originator's database includes a personal finance database of the loan
3 customer.
- 1 20. (Previously presented) The data processing system recited in Claim 19, wherein the loan
2 originator is the loan customer.
- 1 21. (canceled)
- 1 22. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for collecting data not already possessed is further comprised of:
3 means for data entry making assumptions that require a minimum data fields be entered by
4 the loan originator.
- 1 23. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for generating the loan application is further comprised of:
3 means for determining which forms are appropriate to the loan application.
- 1 24. (Previously presented) The data processing system recited in Claim 1,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.
- 1 25. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 refinancing a current loan.
- 1 26. (Canceled)
- 1 27. (Previously presented) The data processing system recited in Claim 1,

2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 28. (Previously presented) The data processing system recited in Claim 1,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 29. (Previously presented) The data processing system recited in Claim 1,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 30. (Canceled)

1 31. (previously presented) The data processing system recited in Claim 1, further comprising
2 a computer accessing memory containing at least one program implementing the means
3 recited in Claim 1.

1 32. (Previously presented) A computerized method of managing the origination of a mortgage
2 loan by a loan originator in coordination with a loan broker for a loan customer, comprising the steps
3 of:

4 generating a loan application for the loan customer regarding not previously possessed data
5 by the loan originator about the loan customer;

6 generating disclosure documents regarding the mortgage loan and the not already possessed
7 data regarding the loan customer; and

8 transferring the loan application to the loan broker;

9 wherein the loan originator provides services necessary for the origination of the mortgage
10 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
11 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines

12 of the Real Estate Settlement Procedures Act ("RESPA");

13 wherein the loan originator is not the loan broker; and

14 wherein the loan originator is not the loan customer.

1 33. (Previously presented) The method of claim 32, further comprising the step of:
2 the loan originator operating a computer as a loan originator computer.

1 34. (Previously presented) The method of Claim 33, further comprising the steps of:
2 transferring data from a remote computer system to the loan originator computer; and
3 incorporating the transferred data into the loan application.

1 35. (Previously presented) The method recited in Claim 34,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the step of:
4 transferring data from a credit reporting computer system regarding the loan customer to the
5 loan originator computer.

1 36. (Previously presented) The data processing system recited in Claim 34,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the steps of:
4 requesting a report from an inspection agency regarding the loan application; and
5 transferring data from inspection agency regarding the requested report to the storage means.

1 37. (Previously presented) The method recited in Claim 36,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

1 38. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 configuring the computer to act as the loan originator computer.

1 39. (Previously presented) The method recited in Claim 38,
2 wherein configuring the computer system is further comprised of at least one member of the
3 collection comprising the step of:
4 determining whether the user needs a license; and
5 aiding a licensed originator in where to hang the license.

1 40. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 ordering at least one required legal document for the mortgage loan.

1 41. (Previously presented) The method recited in Claim 40,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions and Restrictions (CC and R), and a homeowners association
4 certificate.

1 42. (Previously presented) The method recited in Claim 32, further comprised of the step of:
2 translating from a database of the loan originator to import information into the loan
3 application;
4 wherein the loan originator is not a loan officer; and
5 wherein the loan originator's database is not a loan officer's database.

1 43. (Previously presented) The method recited in Claim 42,
2 wherein loan originator's database includes a personal finance database of the loan customer.

1 44. (canceled)

1 45. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 providing data entry which makes assumptions that require a minimum data fields be entered
3 by the loan originator to collect the data not previously possessed regarding the loan customer.

1 46. (Previously presented) The method recited in Claim 33,
2 wherein the step generating the loan application is further comprising the step of:
3 using the loan originator computer to automatically determine which forms are appropriate
4 for the loan application.

1 47. (Canceled)

1 48. (Previously presented) The method recited in Claim 32,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.
4 wherein the method is further comprised of the step of:
5 the loan customer paying the loan origination fee.

1 49. (Previously presented) The loan origination fee as a product of the process recited in Claim
2 48.

1 50. (Previously presented) The method recited in Claim 32, further comprising the step of:
2 using a computer to analyze the financial market to determine when there is financial
3 advantage to refinancing a current loan for the loan customer.

1 51. (canceled)

1 52. (Previously presented) The method recited in Claim 32,
2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 53. (Previously presented) The method recited in Claim 32,

2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 54. (Previously presented) The method recited in Claim 32,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 55. (Previously presented) The method recited in Claim 32,
2 wherein the loan application includes an estimate of the loan origination fee;
3 wherein the method is further comprised of the step of:
4 the loan customer paying the loan origination fee.

1 56. (Previously presented) The loan origination fee as a product of the process recited in Claim
2 55.

1 57. (canceled)

1 58. (Previously presented) A program residing in memory coupled with a computer,
2 implementing the steps recited in Claim 32.

1 59. (Previously presented) The loan application as a product of the process recited in Claim 32.

1 60. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 the loan customer for refinancing a current loan for the loan customer.

1 61. (Canceled)

62. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the collection comprising: a real estate
broker, a real estate agent, a home builder, an FSBO, and a relocation company.

63. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the financial planning professional
collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

64. (Previously presented) A system implementing the method of Claim 32, comprising at least
one computer performing at least one step of the method.

65. (New) A data processing system for managing the origination of a mortgage loan by a loan
originator in coordination with a loan broker for a loan customer, comprising:
means for collecting data regarding the loan customer not previously possessed by the loan
originator;
means for generating a loan application for the loan customer regarding the not previously
possessed data regarding the loan customer;
means for generating disclosure documents regarding the mortgage loan and the already
possessed data and the not previously possessed data regarding the loan customer; and
means for transferring the loan application to the loan broker;
wherein the loan originator provides services necessary for the origination of the mortgage
loan and not duplicative of services provided by the loan brokerCu, making a loan origination fee
paid to the loan originator at a time of closing on the mortgage loan legally compliant with the
guidelines of the Real Estate Settlement Procedures Act ("RESPA");
wherein the loan originator is not the loan broker;
the loan originator is not the loan customer; and
wherein the loan originator is at least one member of the collection comprising: a real estate
broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 66. (New) The data processing system recited in claim 65, further comprising:
2 means for transferring data from a remote computer system to the data processing system;
3 and
4 means for incorporating the transferred data into the loan application.

1 67. (New) The data processing system recited in claim 65, further comprising:
2 means for ordering at least one required legal document for the mortgage loan.

1 68. (New) The data processing system recited in Claim 67,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions, and Restrictions (CC and R), and a homeowners association
4 certificate.

1 69. (New) The data processing system recited in Claim 66,
2 means for transferring data from the remote computer system is further comprised of:
3 means for transferring data from a credit reporting computer system regarding the loan
4 customer to the data processing system.

1 70. (New) The data processing system recited in Claim 66,
2 means for transferring data from the remote computer system is further comprised of:
3 means for requesting a report from an inspection agency regarding the loan application; and
4 means for transferring the data from the inspection agency regarding the requested report to
5 the data processing system.

1 71. (New) The data processing system recited in Claim 70,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

- 1 72. (New) The data processing system recited in Claim 65, further comprising:
2 means for configuring the data processing system to act as the loan originator computer.
- 1 73. (New) The data processing system recited in Claim 72,
2 wherein the means for configuring the data processing system is further comprised of at least
3 one member of the collection comprising:
4 means for determining whether the loan originator needs a license; and
5 means for aiding a licensed loan originator in where to hang the license.
- 1 74. (New) The data processing system recited in Claim 65,
2 wherein the means for generating the loan application is further comprised of:
3 means for translating from a loan originator's database to import information into the loan
4 application;
5 wherein the loan originator is not a loan officer; and
6 wherein the loan originator's database is not a loan officer's database.
- 1 75. (New) The data processing system recited in Claim 74,
2 wherein the loan originator's database includes a personal finance database of the loan
3 customer.
- 1 76. (New) The data processing system recited in Claim 65,
2 wherein the means for collecting data not already possessed is further comprised of:
3 means for data entry making assumptions that require a minimum data fields be entered by
4 the loan originator.
- 1 77. (New) The data processing system recited in Claim 65,
2 wherein the means for generating the loan application is further comprised of:
3 means for determining which forms are appropriate to the loan application.

1 78. (New) The data processing system recited in Claim 65,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.

1 79. (New) The data processing system recited in Claim 65, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 refinancing a current loan.

1 80. (New) The data processing system recited in Claim 65,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 81. (New) The data processing system recited in Claim 65,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 82. (new) The data processing system recited in Claim 65, further comprising
2 a computer accessing memory containing at least one program implementing the means
3 recited in Claim 1.

1 83. (New) The data processing system recited in Claim 65, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 the loan customer for refinancing a current loan for the loan customer.

1 84. (New) A computerized method of managing the origination of a mortgage loan by a loan
2 originator in coordination with a loan broker for a loan customer, comprising the steps of:
3 generating a loan application for the loan customer regarding not previously possessed data
4 by the loan originator about the loan customer;

5 generating disclosure documents regarding the mortgage loan and the not already possessed
6 data regarding the loan customer; and
7 transferring the loan application to the loan broker;
8 wherein the loan originator provides services necessary for the origination of the mortgage
9 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
10 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
11 of the Real Estate Settlement Procedures Act ("RESPA");
12 wherein the loan originator is not the loan broker;
13 wherein the loan originator is not the loan customer; and
14 wherein the loan originator is at least one member of the collection comprising: a real estate
15 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 85. (New) The method of claim 84, further comprising the step of:
2 the loan originator operating a computer as a loan originator computer.

1 86. (New) The method of Claim 85, further comprising the steps of:
2 transferring data from a remote computer system to the loan originator computer; and
3 incorporating the transferred data into the loan application.

1 87. (New) The method recited in Claim 86,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the step of:
4 transferring data from a credit reporting computer system regarding the loan customer to the
5 loan originator computer.

1 88. (New) The data processing system recited in Claim 86,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the steps of:
4 requesting a report from an inspection agency regarding the loan application; and

5 transferring data from inspection agency regarding the requested report to the storage means.

1 89. (New) The method recited in Claim 88,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

1 90. (New) The method recited in Claim 85, further comprising the step of:
2 configuring the computer to act as the loan originator computer.

1 91. (New) The method recited in Claim 90,
2 wherein configuring the computer system is further comprised of at least one member of the
3 collection comprising the step of:
4 determining whether the user needs a license; and
5 aiding a licensed originator in where to hang the license.

1 92. (New) The method recited in Claim 85, further comprising the step of:
2 ordering at least one required legal document for the mortgage loan.

1 93. (New) The method recited in Claim 92,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions and Restrictions (CC and R), and a homeowners association
4 certificate.

1 94. (New) The method recited in Claim 84, further comprised of the step of:
2 translating from a database of the loan originator to import information into the loan
3 application;
4 wherein the loan originator is not a loan officer; and
5 wherein the loan originator's database is not a loan officer's database.

- 1 95. (New) The method recited in Claim 94,
2 wherein loan originator's database includes a personal finance database of the loan customer.
- 1 96. (New) The method recited in Claim 85, further comprising the step of:
2 providing data entry which makes assumptions that require a minimum data fields be entered
3 by the loan originator to collect the data not previously possessed regarding the loan customer.
- 1 97. (New) The method recited in Claim 85,
2 wherein the step generating the loan application is further comprising the step of:
3 using the loan originator computer to automatically determine which forms are appropriate
4 for the loan application.
- 1 98. (New) The method recited in Claim 84,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.
4 wherein the method is further comprised of the step of:
5 the loan customer paying the loan origination fee.
- 1 99. (New) The loan origination fee as a product of the process recited in Claim 98.
- 1 100. (New) The method recited in Claim 84, further comprising the step of:
2 using a computer to analyze the financial market to determine when there is financial
3 advantage to refinancing a current loan for the loan customer.
- 1 101. (New) The method recited in Claim 84,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 102. (New) The method recited in Claim 84,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 103. (New) The method recited in Claim 84,
2 wherein the loan application includes an estimate of the loan origination fee;
3 wherein the method is further comprised of the step of:
4 the loan customer paying the loan origination fee.

1 104. (New) The loan origination fee as a product of the process recited in Claim 103.

1 105. (New) A program residing in memory coupled with a computer, implementing the steps
2 recited in Claim 84.

1 106. (New) The loan application as a product of the process recited in Claim 84.

1 107. (New) A system implementing the method of Claim 84, comprising at least one computer
2 performing at least one step of the method.

3